



Born To Run

Despite some hardship, the
UNO women's track team was
all business this weekend.
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The University of Nebraska at Omaha

Gateway

Volume 94 • Issue 14 • Tuesday, October 11, 1994



A lot of college students
are singing the credit card
blues this year. Don't let
taken in yourself
Page 8

PAID
OMAHA, NEBR.
Permit No. 301

Election Results Final, Grievances Dropped

By Kate Kalamaja

Alleged grievances over student president/regent election results have been dropped and will not be filed after all, said Jennifer Szynskie, from the election commissioner's office.

Steve Meacham, one of three candidates for student president/regent expressed his discontent with the election results Wednesday night.

"I wasn't prepared to file grievances," said Meacham.

Preliminary results in the election for student president/regent were released last week. Candidates running were Meacham, Justin Peterson and S.D. Srb.

President-elect Justin Peterson won with 280 votes, Meacham followed with 229 votes and Srb trailed with 31.

He said there were, "numerous violations and inconsistencies on the part of those administering the election." Current Chief Administrative Officer (CAO) Heather Rizzuto said there have not been any complaints brought to her attention.

"To my knowledge, everything was run smoothly and honestly," Rizzuto said.

During the elections, which were held on Tuesday and Wednesday, voting was held outside of the Student Center for about an hour. This was done in order to increase the voter turnout, Rizzuto said. "We were looking for more people to



—Ed Carlson

Dave Hughes, a senior in the College of Business Administration, looks for a greeting card in the newly revamped UNO Bookstore now relocated in the old theater of the Arts and Sciences Hall.

See Grievance, Page 2

Living and Learning with Disabilities Up to Individual

By Nanci Walsh

October is Disability Awareness Month, a time to take notice of the challenges that the disabled face in life.

Gary Marsh, a UNO senior, has a learning disability.

Marsh, who is studying computer science, said that he has always had a hard time reading and writing.

"No one did anything to help me with my disability because I had a phenomenal memory. Instead of opening a book and reading it, I would have someone tell me about the book," Marsh said.

Of the four colleges Marsh attended, he failed at two of them due to a lack of understanding of his disabilities.

Marsh wants to inform people of the actual definition of learning disabilities.

"You can be successful with a disability or you can feel sorry for yourself. It's all up to the person," he said.

Three years ago, Marsh learned to use his learning disability in a positive way. Instead of being depressed about having a disability, he learned that he must separate his disability from his identity and self-esteem. Identity is not what you do, it's who you are, he said.

"When I was diagnosed with this, I never felt sorry for myself. I felt that finally, accommodations can be made and I can be successful," he said.

Marsh said that he has made a lot of in-roads into understanding his abilities, although it hasn't always been easy.

His test scores have usually been high in math but his reading and writing scores have been low, he said. Teachers would chastise him for being lazy and not applying himself.

All Marsh wanted was to be tested to find out what was needed for him to become successful in school, he said.

"I want more people to know, or at least investigate, if you feel that you're a lot more intelligent than what you're able to get across, in math, reading, writing or communication. If you sense you're intelligent, and you're having problems getting that intelligence across, most likely you have, to some degree, a disability," he said.

Marsh said that many tools are available to help the disabled to be successful in college.

"It almost comes across as if I would rather be disabled then not disabled because of the benefits. It's going to cost me less money to go to college than a person who is not," he said.

There are organizations that help disabled persons. For example, IBM gives the disabled 50 percent off of some equipment.

The National Science Foundation has special money set aside for grants to do some types of research, he said, and a person with a disability can work with the project. The

organization provides accommodations for the disabled person, he said.

Accommodations for Marsh would include someone taking notes for him in class. Each student has a legal right for help with his/her disability. For example, a person in a wheelchair has a legal right for a table to be placed in the room, he said.

"There are so many freshmen and sophomores who fail out of colleges and they know they're intelligent and can't get it across. Those students need to investigate their opportunities," he said.

A lot of people who are disabled put a stigma on themselves, he said.

Marsh said a person is "good" based on who they are, not what they are.

"I'm a good person because I'm me," he said.

**"You can be successful with a disability
or you can feel sorry for yourself. It's all
up to the person."**

—Gary Marsh, UNO senior

Computer Mandate Not Expected at UNO

By Andy Ryba

Imagine having to buy a computer in addition to your books. For University of Nebraska-Lincoln students next fall, this will be a reality.

The UNL College of Architecture reported to the University of Nebraska Board of Regents on Sept. 30 that its curriculum will require students to purchase a computer in order to complete required work.

The changes will affect the architecture and interior design program, as well as the master's program in community and regional planning.

This will be the first time that students in the University of Nebraska system will be required to purchase a computer because of the nature of the curriculum.

Students can have their financial aid cover the cost of the computer as long as the college requires the equipment.

Randy Sell, director of financial aid at UNO, explained that colleges establish student budgets; a generalization of how much it costs a student to go to school at their college or university. These budgets include tuition, fees, books, supplies, room and board.

"If a school would mandate that you would have to have a piece of equipment, whether it be a computer or a very expensive calculator, the financial aid office could make that part of (the student budget)," Sell said. Sell also said that in order for financial aid to cover such an item, the cost must be substantial. He said extra books do not fit into the substantial category.

Sell did not foresee any college at UNO requiring such equipment of students.

An IBM representative said in a phone interview that most students who qualify for financial aid can also qualify for a five-year computer loan through the IBM company.

The first step a student would take would be to call IBM and get pre-approved through an application taken over the phone. If the student qualifies for a loan, he or she then places an order with IBM.

"It's a pretty complex issue," Sell said.

NEWS bits

University on the Block; Surplus Auction Oct. 22

A public auction of university surplus property will be Oct. 22 at the university warehouse at 3805 N. 16th Street. Standley Auction and Realty will handle the sale. Items may be viewed at 8 a.m. on the sale date with the auction starting at 10 a.m. A complete listing of items will appear in the *Omaha World-Herald* and the *Gateway*.

Political Forum Features Unicameral Candidates

The second "Decision '94" forum featuring candidates for the Unicameral One district will be Wednesday at 7:30 p.m. in the Dodge Room of the Student Center.

Candidates taking part in the forum are Carol McBride Pirsch, Deb Suttle, Pam Brown, Tom Skutt Jr., Jessie Rasmussen and Jim Jensen.

Foundation Receives Record Donations

The University of Nebraska Foundation received a record \$31.3 million in private gifts during fiscal year 1994. This 37 percent increase from the \$22.8 million raised last fiscal year was announced Friday at the Foundation's Annual Trustees Meeting.

The largest part of this increase was credited to an increase in gifts and pledges from individuals, alumni and friends of the University of Nebraska.

Bridges Awarded Highest NU Foundation Honor

The University of Nebraska Foundation has awarded the Perry W. Branch Award for Distinguished Service to Edson L. Bridges II of Omaha. Bridges received the foundation's highest honor Friday for a 12-year commitment of his time and expertise to the financial operation of the foundation.

Bridges, president of Bridges Investment Counsel Inc. of Omaha, received a bachelor's degree from the University of Nebraska-Lincoln in 1954. He was elected a NU Foundation trustee in 1982 and served as chair of the investment subcommittee in 1986. Bridges was appointed chair of the finance committee in 1989 and served two, three-year terms. Bridges was a Board of Directors member from 1989 to 1993.

The NU Foundation is a nonprofit corporation that supplements faculty, student, facilities and program support at NU through gifts by alumni, friends, corporations and other foundations.

Fire Extinguisher Use Topic of Hands-on Seminar

Hands-on fire extinguishing training will be available for UNO faculty and staff Oct. 18-19. Each participant will be given the opportunity to extinguish several types of fire. Sessions are to be held on the concrete pad south of the parking structure. Contact Judy Downey to reserve a space.

From Grievances, Page 1

vote," she said.

As with any election, rules are established on what can and cannot be done during an election.

With construction underway in the Student Center, the south entrance, which is the most frequently used entrance, was closed during the elections.

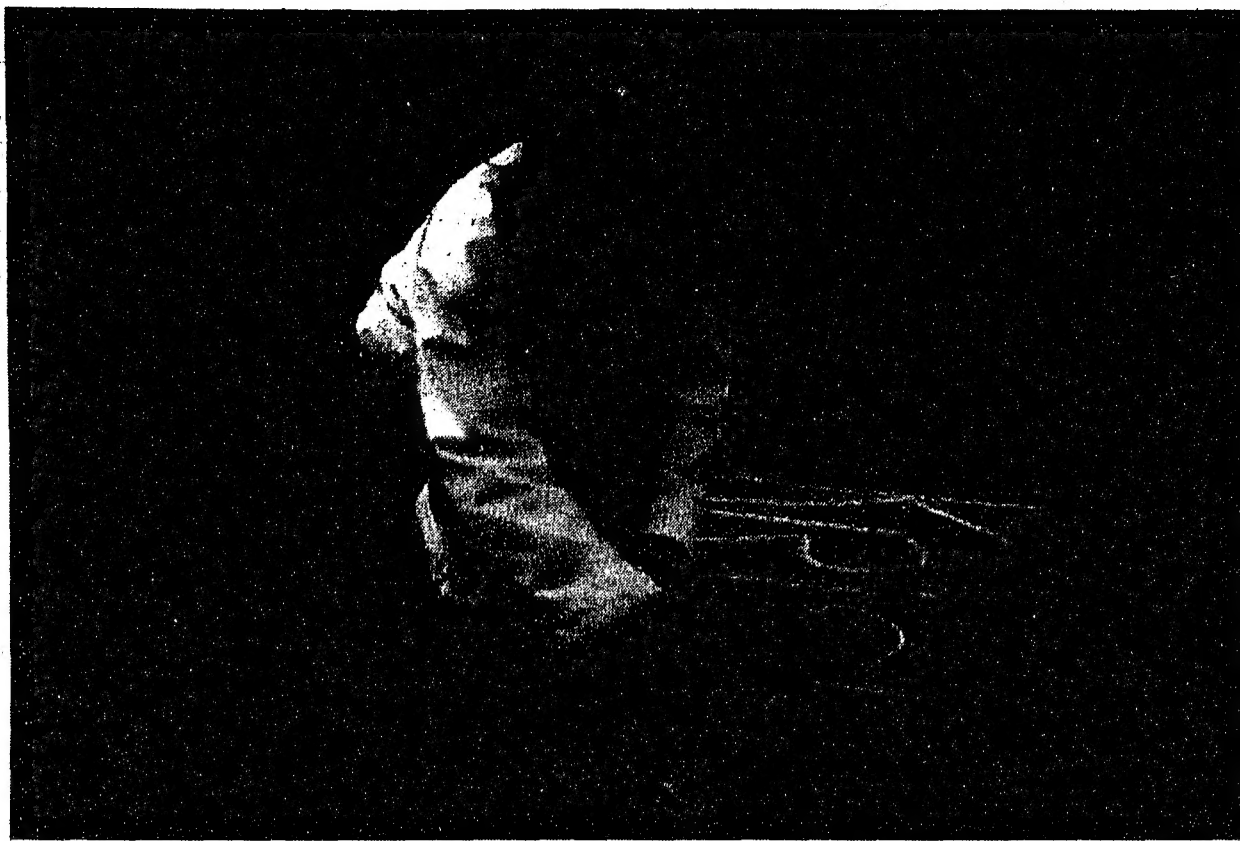
The election commissioner's office and all the candidates were notified of the possible changes, Rizzuto said.

With the inclement weather, voting returned inside.

Also during the election, candidates are allowed to campaign anywhere, except they have to stay so many feet away from the actual voting area.

Grievances need to be filed with the election commissioner's office within 24 hours of the election results.

There was a possibility of Meacham declaring a recount of the votes, considering there was a 51 vote difference between himself and Peterson. Meacham declined to do so.



—Ed Carlson

Marking the Path

Senior Kristi Jones signs her name to an impromptu art work she created in front of the Student Center. The chalk drawings were created to advertise Homecoming activities on campus.

Fontenelle Membership Association 'Tree-ts' Students to Presentation

by Karma JC Camphor

Special membership discounts and drawings for free visits to Fontenelle Forest were attractions in the Student Center Octagon area Friday afternoon.

The Fontenelle Forest Association, a nonprofit organization, set up a membership drive and a display for the first time at UNO to provide students and faculty with information about the association.

Cindy Christensen, development manager of the association and UNO alumnus, said that October is a traditional time for membership drives. She said that throughout the month, the association is offering a discounted membership price of \$15 for a student membership. The regular membership price is \$18.

The association has two sites, Fontenelle Forest Nature Center in Bellevue and Neale Woods Nature Center, north of Dodge Park in Omaha.

Throughout the year, the association offers public education programs for all age groups, she said, including senior

citizens as well as pre-school-age children.

Christensen said the association's educational programs focus on environmental science and astronomy, and the programs attract those whose interests range from taking care of the planet to growing herb gardens.

Activities such as hiking, biking and canoeing attract college students, she said.

There are more than 17 miles of hiking trail at Fontenelle Forest and more than seven miles at Neale Woods.

The association also works with students from the Omaha School District and District 66, she said, when the students' classroom work specifically relates to their nature center visit.

In an average year at both of the association's sites, a variety of birds can be seen. This attracts "birders," people who follow migration patterns of different birds, Christensen said.

Christensen said the association also works together with the UNO astronomy club, the only such club in this region.

Membership includes admission to both sites. For further information contact the Fontenelle Forest Nature Center at 733-3140.

Tour Group to Delve Into Ancient History

By Heidi Heller

UNO's excavation site at Bethsaida, Israel, will be the highlight of the "V.I.P. Archaeology Tour of Israel" hosted by former UNO Vice Chancellor of Academic Affairs Otto Bauer and his wife, Jeanette.

The tour will run from Dec. 14-26 and participants will visit various places of interest in Galilee and Jerusalem. Other historical sites will include Jericho and Bethlehem.

"One of the reasons we planned the trip in December was it would give people the opportunity to spend Christmas Eve in Bethlehem," said Bill Blizek, chairman of the department of philosophy and religion.

"A second feature of the trip is that people will get to go to our excavation at Bethsaida. They will be able to spend some time there and become familiar with the entire operation," Blizek said.

Participants will see other excavation sites, but they will be shown the laboratory and restoring efforts for the Bethsaida site. The Bethsaida Projects Director Richard Freund, a professor of philosophy and religion, will serve as a guide.

Every summer, a group of UNO students spend three

weeks at the archeological dig in Bethsaida. The cost is about \$2,200 per person, which includes airfare and living expenses.

Various objects dating from about 2,000 to 3,000 years ago have been discovered at the site. Coins, statuettes, bowls, oil lamps and earrings are some of the items discovered. They have also found remains of a fisherman's house and a ritual bath.

Earlier this year, there was an exhibition of Israeli antiquities in Omaha. More than 5,000 people viewed the exhibit at UNO and the Jewish Community Center.

The Bethsaida Excavations Project is a joint effort of the International Studies and Philosophy and Religion departments. UNO has the license from the Israeli government to excavate through 1996.

Blizek said participants on the tour will meet Israeli authorities and act as ambassadors on behalf of the university for the excavation site.

"It's really important for us at this time because Israeli authorities are considering putting up another \$200,000-\$300,000 for the next year to continue the excavation," he said.

The V.I.P. Tour is also a fundraising trip and participants are making a contribution to the Bethsaida Project. The cost of the tour is \$5,000 per person and about \$2,500 goes to the project.

'Democracy's Survival Depends on the Voter'

The real meaning of democracy occurs on election day when a citizen steps into the voting booth and secretly chooses his or her representative for a local, state or federal office.

In 1789, only a small number of Americans could vote in elections, perhaps one out of every 15 citizens. Suffrage, the right to vote, was open only to white adult males who owned property. The next 200 years would witness the elimination of voter restrictions for non-propertied white adult males, blacks, women and 18 year olds.

During the 25 years after the Declaration of Independence (1776), many states believed that only citizens who belonged to a majority church and who owned property deserved the right to vote. Why should non-propertied individuals have any interest in voting? Fortunately, nearly all of the states had abolished religious voting tests by the early 1800s.

Property requirements persisted much longer, but they were legally removed by the middle of the



Tugba Kalafatuga

19th century. Ratified in 1870, the 15th amendment barred the states from using race as a voting requirement. In 1920, the 19th amendment gave women the right to vote for the first time. Congress had finally responded to decades of political pressure from the women's suffrage movement.

And nowadays, in 1994, the achievement of universal suffrage extends to any American 18 years of age or older the political right to vote, provided he or she complies with legal requirements of citizenship, residence and registration. But when you look at the statistics about how many people vote, especially how many do not vote, it shows how little people care about these rights.

In the 1988 presidential election, there were 182 million individuals of eligible voting age nationally. However, only slightly more than 50 percent of those eligible actually voted for the presidential candidates, and only 44 percent voted in the congressional races. Turnout is even lower for state and local political races, typically 20 to 25 percent of the electorate.

Since 1960, voter turnout has been declining in national elections, from 63.1 percent in 1960 to the 50 percent figure just mentioned. America has among the lowest turnout percentages when contrasted with other democracies like Austria or Sweden, which have more than 90 percent voter turnout.

So what are the reasons for not voting? Millions of American voters, perhaps 6 or 7 million, can not vote because they are physically and mentally handicapped and another million or so are in prisons or will not vote due to their religious convictions. Some people say that their vote will not make any difference on who wins, or they cannot influence the political system by voting and they are saying that they don't know anything or even care about politics. Excuse me, but we are not asking you to be a president or a senator. Voting is your time to hire and fire politicians, and if you're saying to

yourself that it makes no difference who wins for you, I can honestly tell you that you are making the biggest

mistake of your life, and that you are wrong. When you vote, your voting is balanced with your future. Your economical situations, security, everything in your daily life is balanced with who represents you today and in your future.

So what are you waiting for? You are a reasonable and decent person. John Locke, who categorized the human nature, also said that people were intelligent (that's true, we are!) enough to rule themselves by creating government for protection and societal order. They could also change that government when it no longer performed basic political and social functions adequately.

So let's vote America! It is your time and your opportunity to hire and fire, on Nov. 8. And always remember this sentence, which was said by Steve Wiitala.

"Everytime you vote, democracy is re-born!"

Let's vote the best for our country, our world and for our next generation, and let's give politics just a little bit of attention. So, let's vote...



LETTERS

'Every Life Should Be Protected'

Dear Editor:

I agree whole-heartedly about the trauma and terror and shame that undoubtedly accompanies the victim of a rape or incest attack, but I don't believe that the *Gateway* writer, Marylynne Ziemba was accurate in her Sept. 30 column that abortion needs to be kept legal, becoming further traumatized if they should become pregnant.

First of all, there are very few cases of rape and incest that result in pregnancy. Pro-choice advocates usually forget or are ignorant of this fact. There was study done which followed 126 cases of rape. Only half of these victims were treated; none became pregnant (Epidemiology and Management of Sexual Assault Victims" by Edward & Gold; OB & GYN, vol. 53, no. 3).

Another victim in this same reference, vol. 50, no. 1, "The Rape Victim," studied 117 assault rape cases. Only 17 were given hormone treatment after the attack, and none became pregnant. Cases for pregnancy from incest attacks will show the same statistics.

If a life is created, it is created for a reason by God. Every life is created at conception, has value, and should be protected. As I stated earlier, acts of rape and incest are acts of violence. Abortion is an act of violence against the woman and her unborn child. How can one act of violence prepare the damage done by another act of violence? It cannot. Any OB-Gyn would be able to echo the fact that abortions can be very harmful to women and simply would impede the healing process of a rape or incest victim if she should become pregnant and decide on abortion.

Pro-choice advocates often argue that abortion would help a woman recover quicker from a pregnancy resulting from a rape or incest tragedy, but abortion is not or could never be a quick cure. It often leads to severe depression, anxiety, physical damage which can never be repaired, etc... Doesn't a victim of rape or incest go through enough trauma to begin with? Ziemba's editorial runs into a brick wall if the facts are actually sorted through carefully.

I will be voting for Christensen in November as a feminist and as a pro-life advocate. He is not an extremist in any aspect. He is a Christian and a man who is standing up for the truth while also attempting to protect all of the unborn children who may not be given a chance at life because of so many people's ignorance and blindness.

UNO Student for Life
Cathy Farnsworth

'Just Do Something'

Dear Editor:

This campus recently held elections for the student regent and what to do with our student fees, among other things. I first realized this when walking past the Student Center in the wind and cold. I saw a line of empty voting booths with rain-soaked "vote for me" and "vote for me and get a caramel" signs covering them.

No voters were in sight, obviously, so I turned and went into the center towards the voting area and went past the suited politician with the used car smile (by the way, nobody in college votes for a guy in a suit and tie. If you wear a ball cap and sweatshirt like the rest of us, we'll relate to you, thus more votes).

I walked five feet past the ballot box, turned into the arcade and played a video game. Why? Maybe because I felt my one vote wouldn't matter with everyone else's. I was uninformed about the candidates and issues. I simply didn't care who was president.

Well, it turns out I wasn't alone. Out of the 'seven million students' who come here (and take all the parking spots before I get one), only about 500 actually voted. Suddenly like my one vote would have counted for more.

After the election, I learned some more about the candidates and their programs. I saw how Student Government could be a real focus for campus if they would apply themselves. Don't get me wrong... I'm not bashing the politicians. Someone has to decide what goes where, and I'm glad I don't have the job. It turns out, however, that we do have a job—we have to vote. If you don't like the way campus life is going, say something. Talk to a student senator. Got to a meeting, protest, revolt or stand on your head in that whatever-it-is sculpture by the art building. Do SOMETHING. I used to be one of the uncaring masses, but now I am starting to care about what goes on here. If you don't care, fine, but don't complain when your tuition doubles to pay for a 5000 foot statue of Dictator du Jour in the park.

Hey... it could happen.

Eric Feeler
UNO student

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1994 Award Winning Newspaper

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HONORS

World-Herald Scholarship Recipients

Seven UNO freshmen were recently honored at the annual Omaha World-Herald Scholarship Banquet. Two were recipients of the Omaha World-Herald Honors Scholarship and five were recipients of UNO Distinguished

ners is that students there have opportunities to take advanced classes to prepare for college.

Fleer said any senior in the top 15 percent of his or her class who scored at least 26 points on the ACT test is eli-

"I was very pleased and excited that I'd won a scholarship," he said.

Fleer is majoring in business administration and is thinking of pursuing a career in either accounting or marketing.

"I really like college," he said. "I have a lot more freedom than I did in high school, and there is a lot less busy work to do."

Fleer, who works two days a week at a fast food restaurant, said that with his scholarship he will be able to take more courses at one time, and he'll be able to save money for graduate school.

"I'm very grateful that I received it," he said.

Candace Kessler, a graduate of Bennington High School, received a scholarship from the Helen Hansen Fund.

Kessler is a biology major who plans to be a doctor.

"Being a Distinguished Scholar will help me get into medical school," she said.

Kessler said UNO isn't as overwhelmingly large as she expected it to be.

"The people are closer than I expected," she said. "I know some people there and I recognize some people. I didn't think I would recognize anybody."

Robert Gall, of Wood River, Neb., received a scholarship funded by the UNO Alumni Association. Gall is a graduate of Wood River Rural High School and plans to major in Secondary Education.

He is a graduate of West Holt High School and is studying computer science.

Fleer's scholarship is worth \$15,200. The other four Distinguished Scholarships are valued at \$14,000.

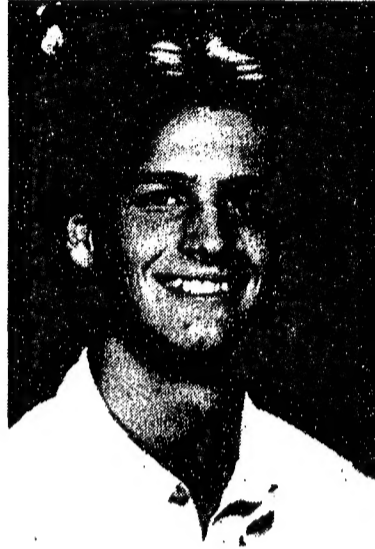
Nicole Clarke and



—Fleer



—Kessler



—Yeager



—Clarke

Scholarships.

Three of the seven were graduates of Millard South High School.

Brian Fleer, recipient of the Scottish Rite Scholarship and a Millard South graduate, said that one of the reasons why his high school produced so many of the scholarship win-

nable to compete for the UNO Distinguished Scholarships and the Omaha World-Herald Honors Scholarships.

Fleer was one of 95 students who competed for the scholarships. The winners were chosen on the basis of scores earned on a test administered last spring at UNO.

Mark Griffith, a graduate of Westside High School, won a scholarship funded by the Isaacson Fund at UNO. Griffith is studying civil engineering.

Christopher Yeager of Atkinson, Neb. also received a Distinguished Scholarship funded by the Isaacson Fund.

Kristine Phipps, both Millard South High School graduates, won the 1994 Omaha World-Herald Honors Scholarships, valued at more than \$23,000 each.

Out of the 95 students who competed last spring, they

See Scholarship, Page 5

Homecoming '94

Monday

6:30 am Official Decorating of the MBSC
7:30 am Spirit Cup Meeting in the S.P.O. Office
9:00 am Chalk Writing Contest on the Mall
11:30 am Mysteries on Campus MBSC Ballroom



Thursday

10:00 am - 7:00 pm Royalty Voting in MBSC Octagon
10:30 am Twister on the Mall
12 Noon Settie, acoustic rock, on the Mall



Tuesday

10:45 am Cake with the Candidates MBSC Ballroom
11:30 am Hypnotist Jim Wand MBSC Ballroom



Saturday

7:00 pm The Game UNO vs. South Dakota State

Have a Great Week!!!

Wednesday

10:00 am - 7:00 pm Royalty Voting in MBSC Octagon
11:00 am Volleyball Tourney in the Pep Bowl
9:00 pm Scavenger Hunt beginning on the Mall



Friday



10:00 am - 12 Noon Royalty Voting in MBSC Octagon
11:00 am Irie Caribbean Jazz Band on the Mall
12:00 Noon Pep Rally on the Mall
1:00 pm Homecoming Parade around University Drive
7:00 pm Hayrack Ride at Shady Lane Ranch, meet on the Mall at 7:00 pm, tickets available in the MBSC Box Office



HONORS

From Scholarship, Page 4

scored the highest.

"I was surprised. I really didn't expect it," Clarke said.

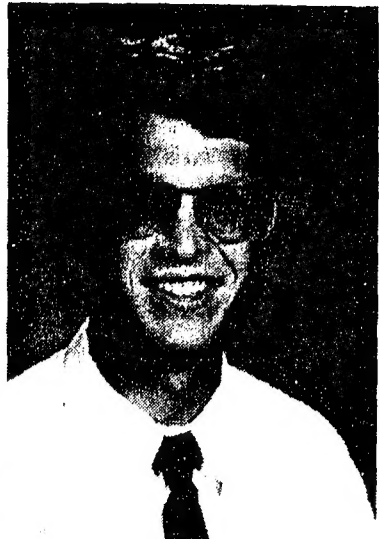
She said she appreciates the scholarship because, among other things, it covers her liv-

band, wind ensemble, the Heartland Philharmonic Orchestra, University Chorus and the chamber choir.

"UNO has a really good environment," she said.



—Phipps



—Gall

ing expenses and allows her to stay near home.

Clarke is a music major with an emphasis on percussion instruments. She is also thinking of minoring in vocal music. She is involved with the marching

"The people in the music department seem very close-knit. I've met a lot of nice people."

After she graduates, Clarke said she would like to "join a symphony somewhere, and make enough money to live."

EXERCISE

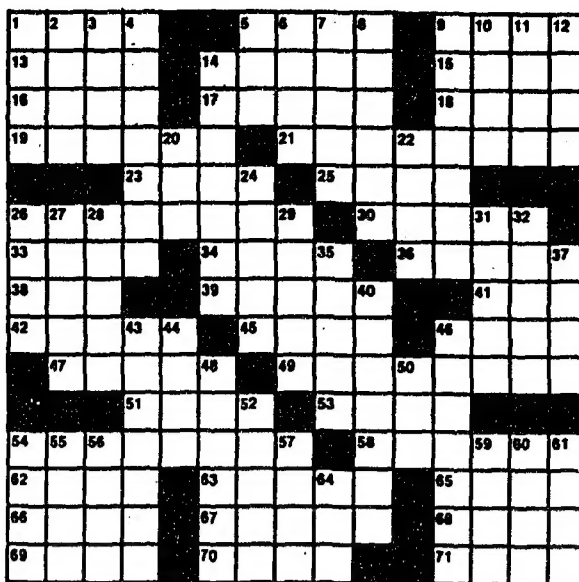
Does Your Heart Good.

American Heart Association

THE Crossword

ACROSS

- 1 Biting remark
- 5 High in stature
- 9 Jewelry stone
- 13 Hawaiian feast
- 14 Mountaintop nest
- 15 Festival
- 16 Seed coat
- 17 Clothes hangers
- 18 Destiny
- 19 "Swan Lake," e.g.
- 21 Evening star
- 23 Two of a kind
- 25 Shortly
- 26 Sides of coins
- 30 Tree abodes
- 33 Check
- 34 Golf pegs
- 36 Sets of players
- 38 In the past
- 39 Laths
- 41 Recline
- 42 Purple flower
- 45 Stride
- 46 Actor's part
- 47 Titles
- 49 Added
- condiments to
- 51 Social insects
- 53 Paid athletes
- 54 Rubber bands
- 58 Works dough by hand
- 62 Optical glass
- 63 Not widespread
- 65 Honest
- 66 Deck officer
- 67 Vestige
- 68 Row of seats
- 69 Sideslip
- 70 Dispatched
- 71 Facility



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DOWN

- 1 Tell all
- 2 Nimbus
- 3 Train track
- 4 Baseball relief pitchers
- 5 Oolong, e.g.
- 6 Curved structure
- 7 Preferences
- 8 Teaching session
- 9 Football attack
- 10 Pome fruit
- 11 Aleutian Island

12 Dregs

- 14 Picture painters
- 20 Have an — to the ground
- 22 Composer of verse
- 24 Whirls
- 26 Of the mouth
- 27 Start
- 28 Stringed instrument
- 29 Chairs
- 31 Eagle's claw
- 32 Happy expression
- 35 Soak
- 37 Grain of a plant

40 Animation

- 43 Collected
- 44 Penny
- 46 Floral design
- 48 Walking poles
- 50 Male descendant
- 52 Game tally
- 54 Graceful trees
- 55 Fluid escape
- 56 Against
- 57 Scrutinize carefully
- 59 Opera melody
- 60 Club fees
- 61 Withered
- 64 Deed

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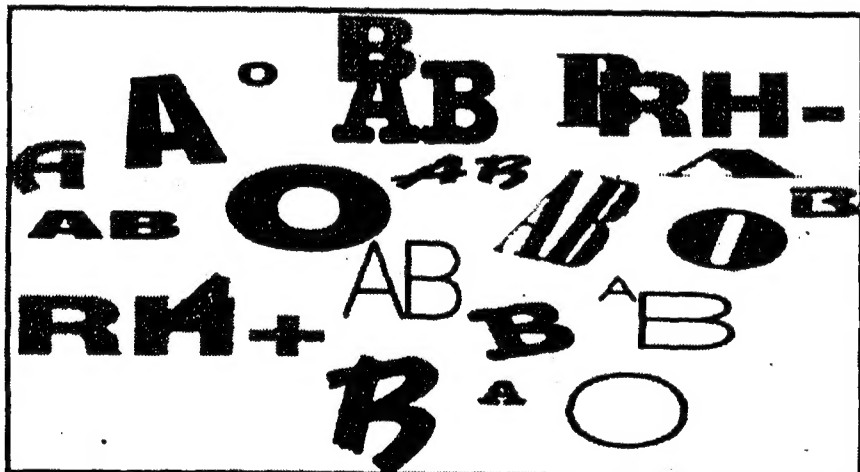
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Females Surpass Males In Stanford Enrollment

STANFORD, Calif. — It's official now: For the first time in Stanford University's history since World War II, the incoming class has more freshmen than freshmen.

According to the figures released by the Office of Undergraduate Admissions, 50.5 percent of the 1,589 new members of the Class of '98 are women, compared with 786 of 49.5 percent, who are men. Just five years ago, in 1989, the entering freshman class was 45 percent female.

Biochemistry Major Nearly Deported to Mexico

LOS ANGELES — University of Chicago student Rafael Ibarra will not be sent back to Mexico, thanks to a ruling by a federal administrative law judge in San Diego who granted the 20-year-old biochemistry major the right to live legally in the United States.

Even though Ibarra has lived in the United States since he was 6 years old, Ibarra was facing possible deportation because he checked that he was not a U.S. citizen on his college application.

When applying for admission into the University of Chicago last year, Ibarra, who was valedictorian of the senior class at his suburban San Diego high school, indicated that he was a citizen of Mexico. He had been an illegal resident of the U.S. since he was brought to Southern California by his mother from the Mexican city of Morelia.

The University of Chicago offered Ibarra a scholarship on the condition he become a U.S. citizen. After accepting the offer to attend UC last June, Ibarra turned himself into the U.S. Immigration and Naturalization Service in San Diego and applied for suspension of deportation. Hearings were delayed at least six times over the course of the year, so Ibarra began his classes at the University of Chicago.

In addition to maintaining a 3.6 grade point average, Ibarra

became involved with the community, helping gang members in the area focus on alternatives to their lives. All year, however, the pre-med student worried that he would be deported back to Mexico despite his success in and out of the classroom. But just before his sophomore year began, Judge Kenneth Bagley suspended Ibarra's deportation.

"He's not someone who came here and was living on the fringes of society," Bagley said in his ruling. "He did not work illegally and take more than he gave back."

Saying he "elated with the decision," Ibarra now hopes to help change the illegal immigrant status of his 41-year-old mother.

UFOs More Believable Than Social Security, Study Finds

NEW YORK — Most young Americans are more confident that they'll have an encounter with a UFO than they are of ever cashing a Social Security check in their lifetime, a new study finds.

According to a study released by the Third Millennium, a nonpartisan group dedicated to national financial problems facing today's younger generation, 87 percent of Americans between 18-34 years old say they have absolutely no confidence in the Social Security system.

And while 46 percent of those surveyed say they believe in UFOs, only 28 percent think that Social Security will exist by the time they retire.

"Despite their faith in UFOs," said Richard Thau, executive director of Third Millennium. "Young people know that the solution to the Social Security crisis will not fall from the sky."

To fix the system, 29 percent of those polled say they would slowly raise the eligible age for benefits to 70 while 83 percent favor allowing Americans to pay into their own federal account, similar to an Individual Retirement Account or IRA.

Survey results tell a "chilling tale of young people convinced that the social contract between the generations has been dissolved," Thau said. "Young people are worried that by the time they are old enough to retire, there will be no money left."

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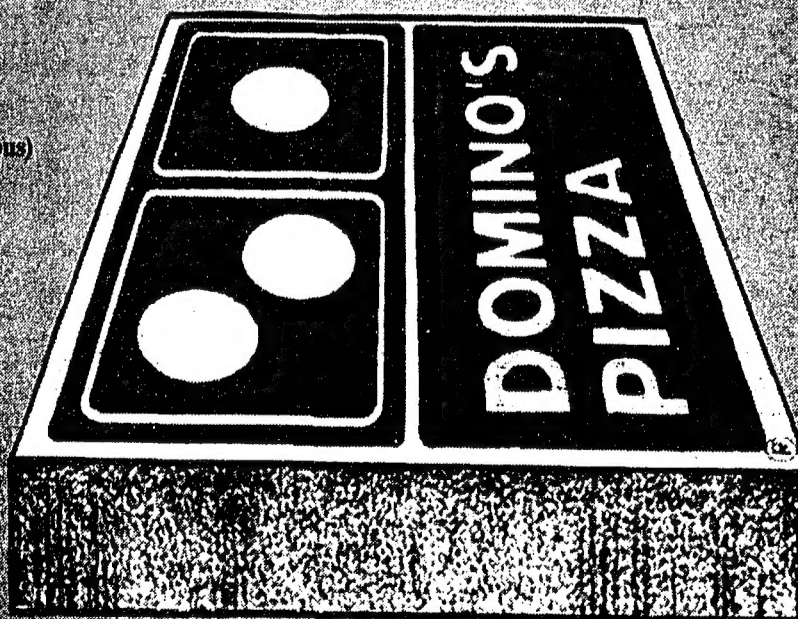
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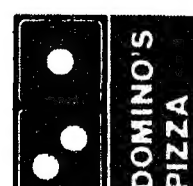
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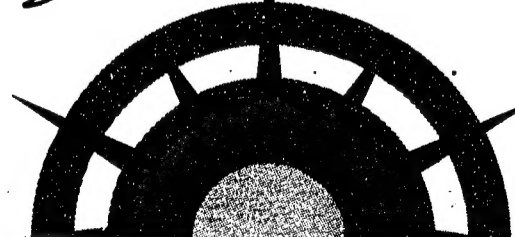
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Florida Game Equaled Its Hype

Game of the Week

It was one of those rare moments, when the game's quality equaled the pre-game hype. In a rivalry second to none, the Miami Hurricanes silenced the naysayers by trouncing the third-ranked Seminoles of Florida State University.

Over the past five seasons, the annual winner has been a contender for the national championship. This year will be no different.

As sports writers across the nation called Miami's loss to Washington, the beginning of the end of a football dynasty, the thirteenth ranked Hurricanes regrouped.

Showing signs of old, the Canes relied on a swarming defense to continue the almost mythical jinx on first year quarterbacks at F.S.U.

The 'Turmanator'

Matt Turman, the 5-foot-11 sophomore walk-on was just amazing, leading the ever changing Huskers to yet another glorious Big Eight victory.

Around campus the Wahoo, Neb., star is simply known as the 'Turmanator.' It's 'Rudy' all over, except Turman actually plays.

The crafty Tom Osborne has exploited the depth of his recruiting with his unique 'platoon quarterback offense,' while managing to confuse defenses.

The final scene for Matt 'Turmanator' Turman's story book season will be acted out underneath the Orange Bowl lights.

Dream on Nebraska fans.

Something to Think About

Will Don King have the patience to wait until Mike Tyson is outside the confines of the penitentiary before announcing his comeback fight?

When did the UPI college football cease to exist?

Now that some time has past who feels that soccer is a novelty item only to be enjoyed every fourth year?

Why wasn't Sandy Buda, UNO's winningest football coach inducted this weekend into the UNO Hall of Fame?

Why is injury riddled Nebraska ranked second in the nation, without having beaten a team currently ranked and only one team with a winning record (OSU at 3-2)?

Why hasn't there been any mention of obtaining a CFL franchise here in Omaha?

Did you know... that under normal circumstances (had the moons around Pluto been aligned) the baseball season would be in the midst of the first round of playoffs?

Is there any truth in the awful rumor that implies Lou Holtz is senile and has

difficulty completing the most routine daily tasks?

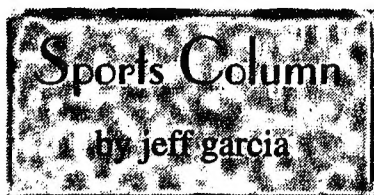
Maverick Football

I am appropriately mentioning them last because that is where they stand in the North Central Conference.

This years Maverick football team has managed to tie the school record for consecutive losses at twelve.

The Mavericks have forfeited yet another fourth-quarter lead to drop to 0-6. Progress was made from last weeks debacle, but close is no longer enough. The Mavs are

See Sports Page 11



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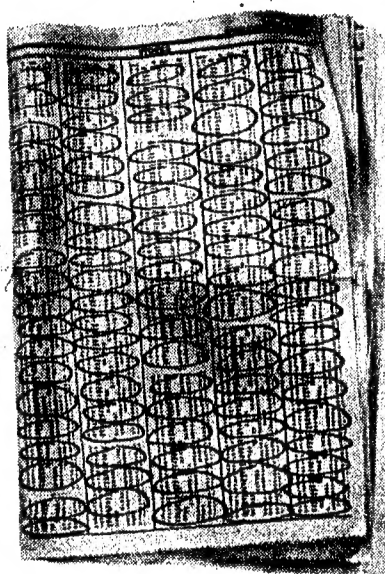
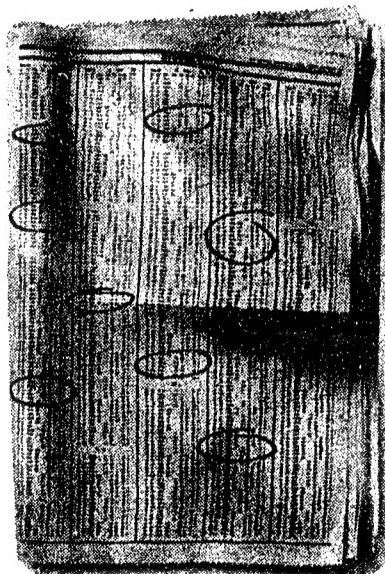
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Credit Trap Easy One to Fall Into for Students

From College Press Services

During her sophomore year at Radford University in Virginia, Michelle Bedell bought a few necessities on credit. It seemed easy enough, she only had to make small monthly payments.

But eventually Michelle, who only worked during summer, fell behind one month, then two months. With interest and penalty fees accumulating, the total she owed grew rapidly. By her junior year, it was out of control. Her monthly amount was at a level she couldn't pay, and her interest rate skyrocketed to nearly 24 percent.

Phone Calls

Then, she says, the intimidating phone calls started, leaving her frightened and in tears. Basically, she had a choice: pay or be blackballed financially for the next seven years. She couldn't pay.

Bedell had fallen into the trap of spiraling credit card debt.

"I got really scared, and I didn't know what to do ... I was just so ashamed ... I couldn't believe this was happening," she said.

Today at 22, she can't rent an apartment, buy a car, and may be shunned by prospective employers. It will be this way for the next seven years. "Standard practice," say credit card companies nationwide. "Loan shark tactics," says her mother, Connie.

Michelle and her mother are fighting back. Last spring they told their story before the U.S. Congressional Subcommittee on Consumer Credit and Insurance, which

was examining the consequences of marketing credit cards to high school and college students.

And it didn't end there. Michelle is now suing Signet Bank's Credit Card Division (from which she obtained a Visa card), claiming she did not fully understand the nature of her credit card contract, primarily, interest accruals and increases and the long-term ramifications to her credit record. This month, Michelle and her mother go to court to take on what Connie refers to as "the suits ... high-powered lawyers and bankers."

How could this happen to a shy honors student who says she used the card strictly for bookstore purchases, not shopping sprees or entertainment?

"I was trying to be all adult, and I thought, 'Hey, credit cards!' You know they just come right to you. You just fill it (application card) out. I never even thought about the interest rate," Michelle said. "I just thought I'd be paying a certain amount and would never have a problem with interest."

If Michelle's story strikes home, it is not surprising. A few years ago, it was rare for a student to have his or her own credit card. Today an estimated 61 percent of the nation's eight million college students have at least one credit card, according to the industry's own statistics.

Even though most students have a limited income and credit history, or none at all, they're very attractive to credit companies. Why?

"Since adult cardholders already have eight to 10 pieces of plastic, teens are one of their few remaining untapped markets," reports consumer advocate Gerri Detweiler, author

of "The Ultimate Credit Handbook."

"It's just the last few years that students have been targets," says Ruth Susswein, executive director of Bankcard Holders of America (BHA), a nonprofit consumer credit card group. "It's the issuer's reaction to the credit card market being so saturated."

Once students are signed up, they tend to stay with their first credit card company for 10 to 15 years. That, plus the relatively high interest rates on "kiddie cards," make students a profitable long-term market, says Detweiler.

"What's more, there's a fresh batch of prospects each year called 'freshman'" Susswein said.

Student applicants also are not required to meet a strict criteria that requires applicants to have employment, a credit history and the assets necessary to obtain a credit card.

Reading the Fine Print

Applications pop up in campus mailboxes, dormitories, student unions and bookstores. National advertising campaigns have touted using the cards for spring break in Florida. Fraternities and sororities are recruited to distribute applications, making a few dollars for every name signed. Meanwhile, the complications of interest, penalties and missed payments are saved for the fine print, which most students toss away as the "wrapper" in which the card arrives.

Even though most college students are not employed, credit card companies consider them a safe bet. When they can't pay, their parents often pick up the tab.

"What we hear, more often than not, is that

parents are bailing children out," Susswein said. "Parents usually feel morally obliged to pay, even though they are not legally obliged."

Whoever is paying, the credit card industry is more than satisfied with the end results. Susswein says the industry estimates indicate "issuers are earning \$16.5 million a year on every 100,000 student cardholders, more than \$10 million of which is interest income."

At the hearing, subcommittee chair, U.S. Rep. Joseph P. Kennedy (D-Mass.) had this to say:

"The credit card industry is telling students that they can get a credit card without a job, income or any other showing that they can pay off a debt. This marketing blitz is having a devastating impact on the lives of many students and their families. Without knowing the risks of credit, students have gotten hooked on plastic and are racking up huge debts that will plague them for years. Their parents often face a grim choice; to either bail out their children or watch them get their financial lives off to a disastrous start."

By the time Michelle turned to her mother for help, she was being sued for payment by Signet and also was having problems with a Discover card, although the situation was settled out of court. Her twin sister, Diana, was in the same situation but had not been sued. The twins' combined debts at Signet alone were roughly \$3,000, half of which, the Bedells claim, was interest and fees.

"Our family had three kids in college and had no more money left," Connie says. "So we started fighting it."

See Credit, Page 12

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SPORTS

Mavs Drop Game to Chiefs in Final Seconds

By Tim Rohwer

Despite the last-minute loss to Morningside Saturday, UNO Football Coach Pat Behrns praised his team's effort and said the program is still heading in the right direction.

"Our guys played hard the whole game. We've got some winners in this program," he said. "Our positive steps forward may be getting smaller and smaller, but our good days are going to come."

The visiting Chiefs scored a touchdown with 29 seconds left in the game to send the Mavs into sole possession of last place in the North Central Conference (NCC). UNO is 0-6 overall and 0-4 in the NCC. The 21-14 loss also stretched the Mavs' losing string to 12 games, tying a school record.

Morningside, which came into Saturday's game tied with UNO for last place, improved its record to 2-4 overall and 1-3 in the NCC.

An estimated crowd of 3,800 saw the game at Al Caniglia Field.

Morningside's winning score came when quarterback Brian Keating, a graduate of Omaha Roncalli, hit split end Gary Kinard with a 31-yard scoring pass.

Until then, the two teams played evenly after tying each other at half-time, 14-14.

"Our defense played well and they gave up just one play in the second half, the touchdown pass," Behrns said. "Who do you fault? They made the play and we didn't."

UNO scored first in the game when freshman quarterback Troy Kloewer sneaked in from the 2-yard line with about three and a half minutes left in the first quarter. The touchdown capped a 14-play drive that covered 57 yards.

The Chiefs, however, answered that score with just 51 seconds left in the period when freshman back Chad Kramer ran in from UNO's 1-yard line. He set up his touchdown by running 19 yards to the 1 on the preceding play.

In the second period, Morningside went ahead 14-7 after driving 30 yards in seven plays for its second touchdown. Freshman back Joel Rogers finished the drive by scoring from the UNO 4-yard line.

Late in the half, the Mavs tied things up after driving 66 yards in 13 plays. The score came on a 1-yard run by junior running back Jermaine Hill with only 47 seconds remaining in the half.

For the most part, the second half was all defense, especially on Morningside's part.



—Ed Carlson

UNO running back Jermaine Hill, No. 5, runs for a short gain in Saturday's Morningside contest.

"They changed their alignment and had a seven to eight-man defensive line," Behrns said of Morningside's half-time adjustment. "They took our game plan, which was to run the ball, away from us."

The Chiefs' adjustment apparently worked because UNO could not get beyond the Morningside 33-yard line throughout the third quarter. An unsuccessful 50-yard field goal by senior Brian Ruch was the only scoring shot the Mavs had during that time.

Early in the last quarter, UNO's last chance to score was stopped when a pass by Kloewer was intercepted in the end zone.

The Mav defense also played well, as the Chiefs couldn't

get past the UNO 47 for most of the period. A big play, however, came when a Morningside punt went out of bounds at the UNO 5-yard line, forcing the Mavs into a big hole from which they couldn't get out.

After gaining just two yards in three plays, Ruch was forced to punt from his own end zone and the Chiefs took over in good position at the Mav 43.

There was just one minute and 19 seconds left in which UNO could at least gain a tie.

That possibility looked better after first down when a Morningside pass fell incomplete. On second down, however, Keating completed a pass to the UNO 31.

See Mavs, Page 10

Lady Mavs' Weekend Both Good and Bad

By Tim Rohwer

Lady Mav Volleyball Coach Rose Shires described Saturday's match against St. Cloud State as the best of times and the worst of times for her team.

Fortunately for UNO, the most important thing, the score, was part of the best.

The Lady Mavs, ranked No. 16 in the NCAA Division II, defeated 18th-ranked St. Cloud 10-15, 15-5, 15-6, 9-15, 15-10 before an estimated 300 people in the Fieldhouse.

The win boosted UNO's record to 13-7 overall and 5-3 in the North Central Conference (NCC).

After the match, Shires said UNO played extremely well in some aspects of the game, but was disappointing in others.

"It was the best of times and the worst of times tonight. It was the best of times because during some parts of the match we dominated St. Cloud with our blocking and defense," she said. "It was the worst of times because our passing wasn't good and we missed too many serves. We simply lost sight of the ball when it came to passing."

Senior outside hitter Kevin Campbell agreed about the poor passing.

"We could have taken them in three games, but our passing was terrible, and that's one of our most solid aspects of the game," she said. "We did an excellent job on being aggressive, but not on our passing."

Campbell could have also mentioned poor hitting, at least in the first game.

The Lady Mavs were never in that game as the Huskies jumped out to a 9-0 lead before UNO scored. While St. Cloud scored some of those points on good plays them-



—Ed Carlson

Junior middle blocker Denise Otten returns a shot for UNO against St. Cloud State.

See Volleyball, Page 10

Runners Hit Best Marks at Meet

By Tim Rohwer

An unfortunate incident prevented UNO from having a full team at the University of South Dakota Cross-Country Invitational Saturday.

"Jami Brown (freshman runner) didn't go because one of her friends was shot at 38th and Dodge Streets, Saturday morning around 12:15 a.m.," said Mav Coach Tim Hendricks. "She called me from the hospital around 6 a.m. that morning and she was emotionally upset. Since this meet wasn't going to be scored anyway, I told her she should stay behind."

Hendricks was referring to the shooting of Shawn Payne, 19, of 3323 S. 158th St. Payne suffered bullet wounds to his chest and left hand after being shot early Saturday morning at 133 N. 38th St. At last report, he was listed in serious condition at University Hospital. Two men were later arrested for the shootings.

"Jami ran with the team today (Sunday) during our workout," he said. "She's OK, now."

Hendricks was only able to have four runners participate at the South Dakota event, but they came through with their best times of the year, he said.

Junior Jennifer Kennedy was the highest UNO finisher in the individual judging with a time of 18:27 minutes in the 5,000 meter event, good for fourth place.

"She took a giant leap toward making the nationals," Hendricks said of Kennedy's performance. "That time should get her close to the nationals."

The next Mav finisher was freshman Elise Henry with a time of 19:30 minutes for 17th place. Other finishers were senior Billie Jo Antisdell in 34th place with a time of 20:50

See Lady Mavs, Page 11

Cyclones Whirl Through Intramural Competition

By Tim Rohwer

UNO's two top men's flag football teams played each other Sunday for the regular season championship in the intramural program, sponsored by Campus Recreation.

The Cyclones, rated No. 1 in the intramural poll, won the title by beating second-ranked No Passing Zone, 19-13, at Al Caniglia Field.

The Cyclones, 5-0, will now be the top seed in the playoffs which begin next week. The winner of the playoffs will have a chance to play in the national championships in New Orleans during the week preceding the Sugar Bowl football game on New Year's Night.

Curt Schulte, a member of the Cyclones, said this could be the year his team goes south.

"We've been in the championship game twice in the last four years and lost both times. We feel this is the year because we have a lot of seniors," he said. "We're motivated."

The Cyclones scored first in Sunday's game when quarterback Scott Arkfeld threw a 2-yard touchdown pass to Dwane Brus.

The point-after-touchdown (PAT) was no good and the Cyclones led 6-0.

No Passing Zone wasted no time in tying the score as Lamont Gilchrist, a former UNO varsity football player, took the ensuing kickoff and went the length of the field for the score. Their PAT also was unsuccessful and the score was 6-6.

The Cyclones regained the lead when Arkfeld threw a 7-yard touchdown pass to Schulte, who was wide open on the left side.

"It was a designed play where our receivers went to the

right, taking their defenders with them. That way, I was able to clear out to the left side," said Schulte, a senior majoring in education.

The PAT was good and the Cyclones led 13-6 at half-time.

No Passing Zone tied the score with about 15 minutes left in the game, when Ted Lampkin caught a touchdown pass from Jody Bryant.

They almost took the lead late in the game when Bryant threw a long pass similar to the dramatic pass that the University of Colorado had against Michigan a few weeks ago. The ball was tipped by Brus in the end zone and caught by Gilchrist. He was out of bounds, however, and the Cyclones took over.

With seconds remaining, Schulte caught an 18-yard touchdown pass for the winning score.

"It was the same type of play I scored earlier, but deeper," he said.

Despite the victory, Arkfeld expressed displeasure at some aspects of the game.

"Defensively, this was the worst we played all year because we shut out three of our opponents," he said. "But, I think this is the best chance we've ever had of going to the nationals," said Arkfeld, who is majoring in physical education.

Gilchrist, who was unable to play for the Mavs this season after breaking a bone in his foot, said he likes this type of football.

"It's very competitive and there's a lot of good athletes here," said Gilchrist, a senior majoring in physical education.

Kevin Stuhr, graduate assistant of intramural sports, said the playoff berths will be made later in the week.

"We have a selection show on Friday," he said.

From Volleyball Page 9

selves, poor hitting by the Mavs also helped the visitors. With the score 7-0, Mav middle blocker Denise Otten hit a return shot too hard with the ball going out of bounds, giving the Huskies another point.

UNO outside hitter Tanya Cate did the same thing about a minute later to increase St. Cloud's lead to 9-0.

Rightside hitter Shauna Sullivan made two consecutive aces to bring the Mavs to 9-2, but the Huskies scored the next three points to increase the margin to 12-2. Two of those points came when Mav hitters again knocked the ball out of bounds.

UNO got back into the contest by making the score 13-10, but the Huskies scored the next two points for the win.

In the second game, kills by Campbell gave UNO two of its first three points and the Mavs went on to an easy win. At one point, UNO led 14-1 before the Huskies scored four straight points. Cate, however, stopped any chance for a Huskie comeback by scoring the winning point on a kill.

UNO again raced to a big lead in the third game and won in a convincing manner.

The Mavs led 7-0 before St. Cloud scored and eventually got up to 14-4 before the Huskies made two points to bring a little drama to the contest.

It was UNO, though, that won in dramatic fashion when Sullivan and middle blocker Kim Gerdes blocked a St. Cloud return shot for the win.

The Huskies forced a fifth and deciding game by winning the fourth contest.

A return shot by Campbell hit the net, giving St. Cloud a 3-0 lead. Later, Otten poorly hit the ball on a return and gave the Huskies a 5-0 lead.

Eventually, St. Cloud increased its margin to 9-0 on a service ace by outside hitter Krista Hartung.

UNO fought back to 11-8, but the Huskies scored five of the next six points for the win.

The fifth game was exciting as it brought many of the fans to their feet, but it also was sloppy at times. Early in the game, three straight points, two of them by UNO, were scored on service errors.

Otten broke a 5-5 tie with a kill, followed by another kill by Campbell.

St. Cloud wasn't finished and got to within 9-8, before setter Amy Steffel scored on a block point for the Mavs.

A kill by outside hitter Cami Selbitschka, however, brought the Huskies back to within one point at 11-10.

The Mavs, though, scored the next four points for the match win. An ace by Campbell was the clincher.

"For a long time, it was one of our goals to win this match and we're very happy," Shires said afterwards. "This win is going to help our confidence down the road and we still have a shot of winning the conference."

Campbell led the Mavs with 16 kills and 17 digs, while Otten and Gerdes had five blocks apiece.

The UNO win against St. Cloud came on the heels of their victory against another NCC rival the previous evening.

The Mavs beat 19th-ranked Mankato State 15-6, 16-18, 15-9, 15-9 before 350 people in the Fieldhouse on Friday.

Cate had 15 kills against Mankato, while Otten had 14. Gerdes, making her first college start, added 10.

"I'm proud of my players because they were able to control the match against a team that likes to slow it down," Shires said. "We like to play a fast-paced game, but we won in a situation not comfortable to us."

UNO travels to South Dakota State Friday, followed by a contest with No. 11 Augustana on Saturday night.

From Mavs Page 9

On the next play, Keating saw Kinard open over the middle and threw a perfect pass for the winning score.

Ironically, UNO had better offensive statistics than Morningside, gaining 283 total yards to the Chiefs' 257. The Mavs also had 16 first downs to the Chiefs' 14 and rushed for 178 yards as compared to 104 for Morningside.

Hill led the Mav rushers with 124 yards on 35 carries, while Kloewer completed 10 of 21 passes for 105 yards.

Most of UNO's yards, though, came in the first half and Morningside's adjustment was the key to its win, Behrns said.

"They stopped our run and we just can't pass effectively," he said.

Defensive leaders for the Mavs were junior Kory Andreasen with 13 tackles, while freshman Cedric Welch added 12 and junior Alton Johnson had 10. Johnson also had an interception.

This was the 55th game between the two schools, dating back to 1935. The Mavs hold a 31-22 edge with two ties, however Saturday's win gives Morningside four wins in the last five years.

Two of the Mavs interviewed said the team, now more than ever, must stay united.

"The most important thing now is that we all pull together. We can't fall apart," said Matt Koch, sophomore defensive back.

"We need to stick together and put this under our belt. We simply have to go on all cylinders if we're going to win," Kloewer said.

The Mavs stay at home this Saturday to play South Dakota State in the annual Homecoming Game. Kickoff is set for 7 p.m.

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University of Nebraska at Omaha

From Lady Mavs, Page 9

minutes and sophomore Heather Haines in 40th place at 21:50.

"They all ran their best times this year at the meet. In fact, Elise topped her previous best time by about a minute," Hendricks said. "But, we can always get better."

The weather and the course were favorable for good performances, he said.

"The course was pretty flat, although the terrain was rough. It was also a nice day, so weather-wise, it was a good day for running," Hendricks said.

There were 53 runners from eight schools that went to the event. Christine Hruby of Doane won the event with a time of 18:05 minutes, followed by her teammate, Becky Stieb, who finished in 18:23 minutes. Hiedi Reed of Augustana was third with a time of 18:26.

There was no team scoring at the event which did not please Hendricks.

"I talked to the South Dakota coach about why there wasn't any scoring and he said he wanted to keep the meet low-key. I don't know if that's the real reason. It's okay at the start of the season, but at this time of the year, you need scoring. The kids need to run with a little incentive, a little more pressure to run," he said.

Only one North Central Conference school, Morningside, had a full team at the event.

"Morningside ran well and they're getting better," Hendricks said. "It's hard, though, to judge other schools when the meet isn't timed."

The Lady Mavs are off this week in preparation for a meet on Oct. 22 at South Dakota State.

"We'll go heavy this week, then lighten up next week," Hendricks said. "It's a good pattern to follow and it makes the kids more refreshed for the next meet."

From Sports, Page 7

officially desperate for a win. Coach Pat Behrns and company have now entered the no-win panic zone.

With South Dakota State at home next Saturday night the Maverick quest for a win looks dismal, however I will remain confident that coach Behrns will be adequately prepared to win next weekend.

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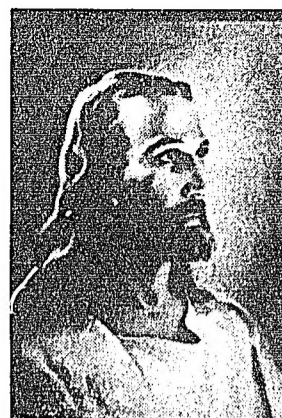
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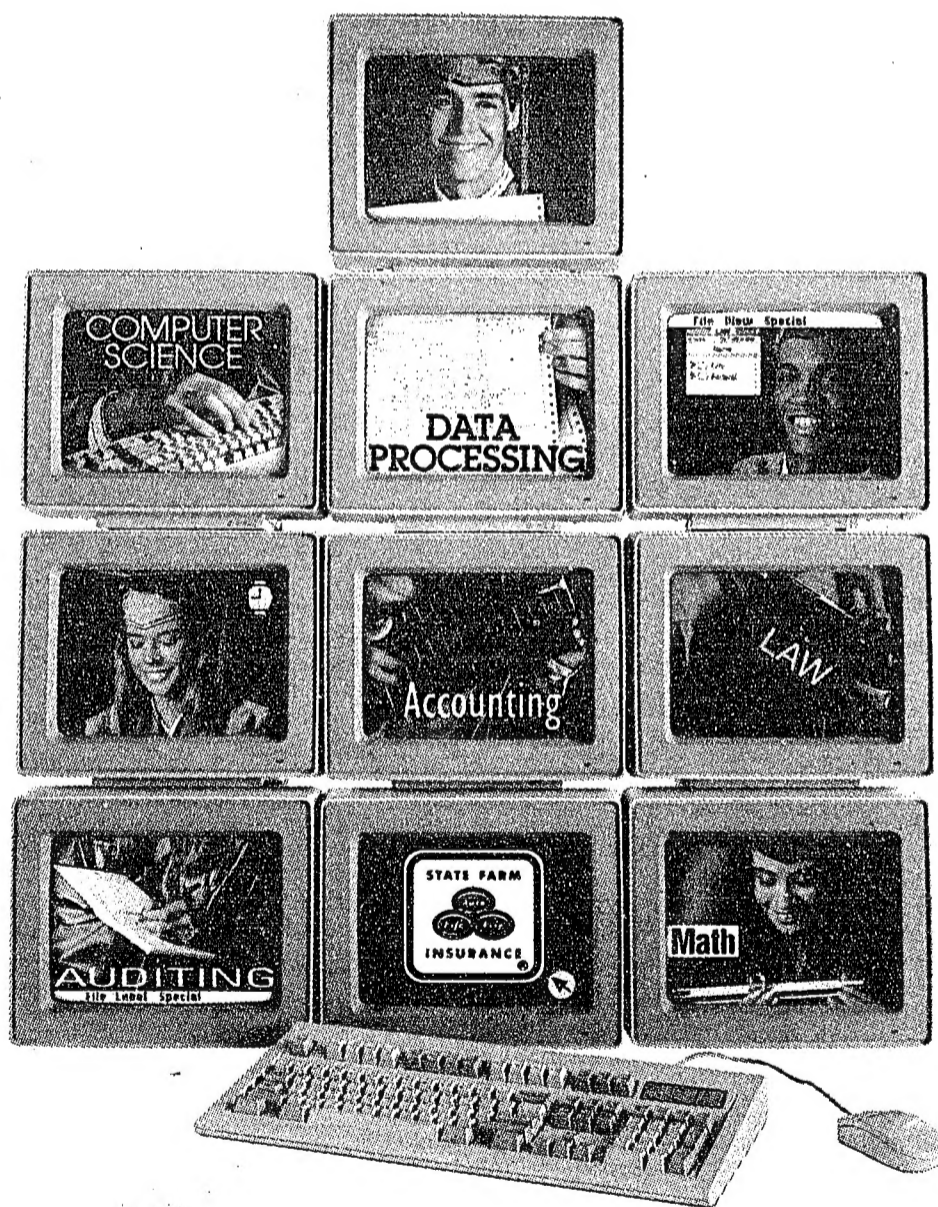
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Connie phoned the credit card companies, bank presidents, the BHA and finally the press, looking for help. "I said, 'What can I do?' No one had the answer."

Because of these calls, the Bedells were asked to testify before Congress and suddenly found themselves in the spotlight, appearing on the national evening news and in a "Washington Post" article. They were even invited to appear on the TV talk show "Geraldo." They declined.

Michelle remains baffled by all this attention. She describes a day when classmates "were all saying 'Hey, you were on TV. You have bad credit,' so that was really horrible."

But for Michelle and Connie, there was no going back.

"I find this unconscionable," rages Connie. "They rope in these young people who really are not familiar with credit cards ... at loan shark prices and then hurt the parents who are financially strapped already. To me, it is a slap in the face. I call it middle-class loan sharking."

Students Better Risks

But credit card companies strongly disagree. Credit card companies argue that college students are in fact better credit risks than other populations.

"We are very pleased with the way these young adults are handling their accounts," says Teri A. Temples, spokesperson for Sig-

net, who refused to comment on the pending Bedell case. "The college portfolio is one of the best and highest performing portfolios ... So there are a lot of young adults out there that are handling their credit and doing it the right way."

Temples says, however, she does not know how many of these loans are being paid by parents.

When asked about the reasonableness of the 24 percent rate, Temples responds, "People who do not handle their accounts correctly end up with rising rates. With the entire portfolio, not just college students, (we) try to recoup the costs that the person has agreed to pay in the original contract."

She does confirm that Signet does not give "unsecured" credit to any other borrowers who are unemployed. To get a card, they must secure it by linking it to a savings account.

"College students are held to a different standard than the rest of us," Susswein said. "College students with no job, no assets, no income, no credit history and no means of supporting themselves are eligible for unsecured credit, and in some cases, quite a bit of credit."

"Without exception, no other group with this same lack of credentials is given the time of day by the credit card community."

BHA proposed that Congress require mandatory personal finance classes that would include credit education for high school stu-

dents. Susswein also says issuers should have to check "how many lines of unsecured credit the student is carrying before issuing further credit."

While Congress has not taken any action, Kennedy encouraged credit card companies to improve educational efforts and to consider requiring that students show some minimal ability to pay when they apply for a card. He also suggested issuers send students a schedule showing how long it will take to pay off the average debt when only paying the minimum balance.

Universities and Credit Cards

Where do universities stand on this issue? Surprisingly, they've been amazingly silent on the issue, says Susswein, who adds that no universities have expressed interest in working with her. One school, the University of Notre Dame in South Bend, Ind., has taken the unusual step of prohibiting companies from selling credit cards on campus.

While marketing policies vary from campus to campus, many college bookstores receive payment from credit card companies to include credit card advertisements and applications in students' bags when they make purchases. Students also are solicited by mail after companies use student directories to obtain lists of potential customers.

Just how much universities can control access to student directories appears to be a

gray area in the law. For example, Middlebury College, which claims the school directory is private property, has fought mailing list companies that maintain directories are similar to public phone books, which courts deem as public domain.

At Signet, Temples would not say how they market on campus or how they purchase mailing lists.

Ultimately, it is the students who have to protect themselves.

"It's an intoxicating trap that can literally ruin a young person's financial future," Detweiler said of today's easy access to credit cards. "Negative marks, like late payments, are recorded on real-life report cards, those all important credit reports and stay on for seven years."

This was a hard lesson for Michelle. "It's really scary because you think they (bankers) actually care about you as a person, but you're not even recognized as a person. All they care about is the money. They don't help you one bit. It's all you and you have to deal with it."

While admittedly nervous about her impending court appearance, Michelle hope it will help other students.

"I don't know what the outcome of the trial is going to be. I just hope I can get I can get out all the points that I want to make, so that it can be heard. They (credit card companies) are not understanding what they're doing, and they're just ruining student lives ... forever."

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